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By Times-Dispatch Carrier Delivery Plehmond (& Sub-1 ONE urbs), Manchester WEEK. In Advance Dally, with Sunday.
Dally, without Sun
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There never were greed and cunning in the world yet that did not do too much and overreach themselves. It is as certain as death.——Dickens.

#### A Patriotic Service.

In maintaining the dignified position the Board of Visitors of the Vir-Military Institute has performed its plain duty and done a patriotic service, be, supported by public sentiment.

The Virginia Military Institute is dis-

of regret, on the ground that they had taken an oath not to do so, and it was argued by them and by some of their champions that the board should respect the oath which they had taken, "wold and recognize the standard of

first obligation of these cadets was to we want to make a mechanic of him, we obey the rules, and they confess that give him a common school education; we they disobeyed a fundamental rule. They send him to a technical college, and we had no moral right, therefore, to take then put him through a course of pracan oath that they would express no tical training in the shop. But if we regret for their disobedience. Is they want to make a farmer of him, we let have erected any such "standard of eth- him go to school long enough to learn to ics," it is a false standard, and on that read, write and "cipher," then put him score alone the board would be unfaith- between the plow handles. With that ful to duty to recognize it. If such a sort of disadvantage for the farmers, "standard of ethics" should be recogrized by the authorities of the institu- pace with other branches of industry? tion, the cadets might at any moment take an oath to violate the rules, and the ing industry will make giant strides in board would be compelled to recognize the oath and let them have their way, The argument carried to its logical conclusion reduces itself to an absurdity, The board does not propose to take these lads by the throat, put them to torture, and their "standard of ethics." but it does say and insist that, if they have faken an oath of insubordination and Democrat calls attention to the great exgamot see their way clear to absolve pansion which the United States navy themselves, they must leave the institu. will undergo within the next few months, tion. So far from palliating the offence, In less than a year our present comple the eath which they have taken and ment is destined to be enlarged by the by which they have stood so definantly addition of seven big battleships, four aggravates it. As this paper has said, and as Mr. Hamilton has emphasized, teeted cruisers, all representing the highthe fact that the boys refused to ex-press regret indicated the continuance of the new battleships are of 15,000 tons dispress regret indicated the continuance of a defiant and insubordinate spirit, and such a spirit in any institution must be other five will have a displacement of the largest yet under construction for the American navy. The other five will have a displacement of the latter destructive of all discipline and esprit little less than 15,000 tons. In the latter de corpe, The board could not in duty class is the Virginia, which was put

insubordination that makes the act more new battleships will be 195,740, while the

The board has met a trying situation in wisdom and in duty, and its action will be in the interest of school discip-The throughout the entire State

#### The Commissioners and Immigration.

In making the question of new population for the South a leading feature of in this direction, Mayor McCarthy is filled with all sorts of people from all as yet in the remotest danger of anything of the kind. Between that event and the with large areas of desirable land, far too thinly populated, there is rather a

For our part, we believe that the Hon-T. P. Sargent, Commissioner-General of the convention on Wednesday, was fully whatever of "the so-called horrors of immigration." The South, he pointed out, has so much to offer in the way of resource, opportunity and natural adof the best classes of immigrants in the world. All that is necessary is for the South at last to remove the bushel from her light, and allow it to shine where thrifty, capable and industrious men may

This view is the view of The Times Dispatch, and we find it admirably stated and championed in the appended clipping from the Wall Street Journal,

of New York:

"What the South pre-eminently needs is an influx in population, and until it gets this its agricultural, industrial and mining opportunities, its commercial advantages and manufacturing possibilities, unsurpassed throughout the entire country, will remain in statu quo. An intelligent presentation of its diverse advantages promulgated broadcast should attract to its territory emigrants of the better class—accustomed to agricultural pursuits abroad—and divert Dixie-landward the present stoudy stream of emigration toward the West. In addition, Western farmers seeking more congenial climes would probably ings and experience, and the potent in luence of capital itself would be at-

tracted.

"Advertising is the only medium to achieve for the South the permanent success desired. Advertising is to-day the corner-stone of the business mart, industrial as well as commercial, and a recourse to this indispensable agency in exploitation should bring abundant rewards. New South Wales, the most progressive division of the Australian Companywalth has attracted to its confines

Secretary Wilson, of the Department ors' convention! He is a very practical sorbs him, and that he is in love with it

lumigrants, as she will get practically all other sections in climate and in

ing that Virginia should now have at least five thousand youths in training for agricultural pursuits. It is a wise saying. If we want to make of a boy a lawyer, or a doctor, we send him to ethics which the boys had established. the best preliminary training before putschool and then to college, and give him That is strange argument to us. The ting him to study law or medicine. If how can we expect agriculture to keep Give us educated farmers, and the farm-

> We are very glad to have had in Richmond Mr. Wilson and his fellow-teachers in agriculture. They are all engaged in the noble work of education in a held where instruction is most needed, and where instruction.

### Our Navy.

A special to the New Orleans Times powerful armored cruisers and two prorecognize such a spirit, or in any degree through successful speed trials a compromise with it. It is the spirit of days ago. The aggregate tonnage of the

combined tonnage of all the armored vessels that took part in the war with Spain was but 65,807. The tonnage of the famous Oregon is 10,288 tons, as conthe n w Louisiana and Connecticut. Moreover, the Louisiana is accorded by experts the highest rating of effective-ness given to any slips in the world, 1.20, while the value of the Oregon is which have been named as soon to go in commission," says the Times-Democrat "there are now under construction ely armored cruisers, three scout cruis four submarine torpedo boats, three training shops." Evidently Mr. Roosevelt's reiterated teachings of the necessity of great nava and the standing of Uncle Sam among the nations of the world is likely to be

or a khediye, we forget which, named Abdul Aziz. He passed away, and a New York daily recounted his passing under Was." Abdul of Turkey, who has just defied the Powers to do their worst, is requested to note the "As Was

most energetic and public spirited citizens of the State, and his death would be

nstitution are constantly alluding to the clothes horse, but nobody has thought to say a word about that worthy rival breed-the saw horse. A nice prize, suitable for young and old, to any reader who

In intimating with more directness than courtesy that Mr. H. M. Whitney, of Massachusetts, is a confirmed and constitutional liar, President Réosevelt failed to elicit that shower of applause which he has possibly come to regard as his

in New York only took New York because they happened to be there. Had the fleet floated up the James to this port, it is to be feared that Mr. Batten-Berg would have been compelled to walk

Dan Callahan's parting tribute to royalty was a big black elgar, "the best five center on the Bowery," A thoroughbred to the core, Prince Louis smoked it.-New York World.

While nearly a million gallons of whiskey were lost in a fire the other day, it is understood that there are still places where whistles may be wetted, as of

Dave Martin has come out with the purity in Philadelphia, but in other respects the movement is doing very well.

Well, supposing you had a friend up tious, wouldn't you be inclined to hand him enough to make matters O. K.?

Speaking of working like sixty, look at Sarah Bernhardt. Chief of the Carnegie Gold Medal De-

partment, please note:

The news that Mr. Shaw may hold on for some months longer as Secretary of he Deficit is received without hilarity.

be condoned, but the canal itself has

Firmly believing that an socialism and no social....y makes Jack a lonesome boy, J. London has married again. Mrs. Hetty Green is seventy, and ad

mits it. She is not giving away anything else, howover:

Has the time at least arrived when Cip Castro is going to get what's coming

lliegal voting ceases to be a joke when When royalty goes to the dentist's, it

were well to go incognito.

Even a plugged tooth in the head is worth several at large.

"It" is the thing which Mr. McCurdy

Now, boys, will you be good?

### GOVERNOR NOT EXEMPT.

#### 'Nebraska's Executive Unwillingly Pays Children's Tuition.

Governor Mickey has been notified that if his children continue to attend the public schools of this city he must pay tuition for them the same as other "non-residents," says a Lincoln.

SIGK HEADAGHE CARTER'S Positively cured by these Little Pills.
They also reflere Districts from Dyspepala, Indigestion and Too Hearty VER PILLS.

CARTERS

Eating, A perfect rem-edy for Dizziness, Nausea, Drowsiness, Bad Tasto in the Mouth, Coated

Tongue, Pain in the Side, TORPID LIVER, They regulate the Bowels, Purely Vegetable. SMALL PILL, SMALL DOSE, SMALL PRICE.

Genuina Must Bear Fac-Simile Signature IVER GREATSOOD REFUSE SUBSTITUTES.

Central's Way.

Now Central, let me frankly say
I find it aggravating
To put up with the cheery way
You keep me glued here, waiting;
I ring and walt and wait and ring,
Till ringing makes me dizzy,
And every time, as sure as I in
Still here, you cry: "He's busy!"

Come, come! I called an hour ago,
And since I've stood here trying
Once every minute-still no got
(Can Central, hap, be lyin')
I beg you, ma'am, to rang again:
He must be throug hnow . . .
Upon my eye you still reply;
"I tole you once—He's busy!"

Well, Central, you have got me beat—
I hang up the receiver;
I'll hunt him up neross the street—
Ho, Tommy, fauch my beaver!
I'd rather walk than bandy talk
With witty Central Lizzle,
Whose repartee discomfits me:
"He's busy now . . . Sill busy!"
H. S. H.

"Why don't you put a stop to the mad career of those railways?" asked the man who is always indignant. "My dear sir," answered Benator Borghum, "I have thought of it. But there is no sense in a man standing on the track and defying the locomotive, when he might just as well be in a parlor car looking at the scenery."—Washington Star.

"I wish I were a night watchman."
"Why." 'I could sleep all day and save
my board and work all night and save
my lodging."—Cleveland Leader.

Exactly So: "What, then?" asked the professor, "Is the exact difference between logic and sophistry?" "Well," replied the bright student. "It you're engaged in a controversy it's just the difference between your line of argument and the other fellow's."-Philadelphia Press.

#### Indianapolis for the Colored Brethren.

A club house for young colored women has been opened in Indianapolis, Indiana, and the News, of that city, devotes considerable space to colored society. The negroes of the South who are not satisfied with their social status would find Indianapolis a very delightful city to live in.—Charleston News and Courier.

The A. C. L.'s New President.

The election of Mr. T. M. Ernerson to be president of the Atlantic Coast Line, in succession to Mr. R. G. Erwin. resigned, will be received with general satisfaction by those interested directly and indirectly in the affairs of the system. Mr. Emerson is known as one of the most connectent railroad men in the country, and has practically grown up with the great system of which he is now the head. When he entered the service of the corporation, in an insignificant capacity, the company was relatively a small afair; now it has become one of the big railroad systems of the country; and to this development Mr. Emerson has contributed no small part in the various positions he has held with the management. It is safe to predict that the Atlantic Coast Line will go on to even greater things under Mr. Emerson's presidency. The retiring president, Mr. Erwin, will carry with him the esteem and kind regards of all his railroad and business associates. It is largely due to Mr. Emerson's genius and executive ability that the Coast Line occupies its present high position among American railroad organizations.—Savannah News.

## drama.

So come back my Baby, my darling-back from the far away.
You may fill the whole place with your non-gense-only come back and stay!
Your smile is the sanishine of Homeland; you are Queen in your chilhood day
And a home can't be a home at all
When the Baby is away.

—C. H. Gibbons, in Sunset Magazine.

## THIS DAY IN HISTORY November 24th.

30—Eclipse of the sun in Palestine, accompanied by an earthquake, which overthrew several edifices at Niceas, in Bythinia. By the calculation of several emined astronomers it is demonstrated that this great eclipse, which is mentioned by Phleson, and in the Grecian monuments as having happened in the 202d Olympiad, tool place on this day and year. Phlegon says the day was changed into night at the sixth hour (noon), and the stars were seen. Between Cairo and Jerusalem it was wholly obscured for about two minutes, and by calculation it is supposed the middle of the eclipse happened at Jerusalem an hour and lifteen minutes after noon. 62—Aulus Perlsus Placcus, a Roman satirist, died, aged twenty-eight.

1804—Great Britain had 685 ships in commission in the navy.

1829—New England States began the custom of celebrating the last Thursday in November as a day of thanksgiyling.

1857—Adelina Pattrs on any stage, New York,
1864—Battle of Columbia, Tennessee,
1868—Editor Polkard, of Richmond, shot and instantly killed.
1875—William B. Astor dies in New Statty-three. ing.
1857—Adelina Pattl's first appearance
on any stage, New York.
1864—Battle of Columbia, Tennessee,

and instantly killed.

1875-William B. Astor dies in New York, aged eighty-three.

1879-The Chilians gained a great victory at lauique, Peru.

1904-Russo-Japanese War; Japanese renewed attack on Lone Tree Hill, south of Mukden, and were repulsed at point of bayonet; Cossacka kill 200 Chinese handits, who had Japanese officers and six guns.

1904-Sir Edward Clarke derided title of "American" ambassador at Thanks.

"American" ambassador at Thanks-glying dinner at London; insisted that England was territorially a larger American power than the United States,

# EXHYMES OF TODAY CASES IN THE U.S. CIRCUIT COURT

Several Important Ones Were Argued and Submitted

TO BE IN CALL FOR TO-DAY

Judges Waddill and McDowell Are Expected to

The United States Circuit Court of Appeals reconvened yesterday morning ten o'clock with Circuit Judge Pritchard and District Judges Purnell and Keller presiding.

Two cases were argued and submitted. No. 620. A. M. Hastings, administrator, plaintiff in error, vs. Southern Railway Company, derendant in error; in error to the Circuit Court at Charleston, S. C. Argued by Joseph A. McCullough,

Argued by Joseph A, McCullough, of Greenville, S, C., for the plaintiff in orror, and by C. P. Sanders, of Spartanburg, S. C., for the defendant in error, and submitted.

No, 629. Fidenty and Casualty Company of New York, plaintiff in error, vs. James A. Carroll, et al., executors of Frederick G, Stacy, deceased, defendants in error; in error to the Circumt Court at Charleston, S. C. Argued by C. P. Sanders, of Spartan burg, S. C., and T. P. Cochran, of Greenville, S. C., for the plaintiff in error; and by H, J. Haynsworth, of Greenville, S. C., for the defendants in error, and submitted.

The Call for To-day.

The Call for To-day. The following case will be in the cal

The following case in the following company, both the following company, bankrupt, appellant, vs. The Bank of Lexington, appellant, vs. The Bank of District Court at Grenstoro, N. C. To be argued by David H. Blair, of Whiston Salem, N. C., for the appellant, and by Emery E. Raper, of Lexington, N. C., v. the appellant.

or the appelice.

Judge Waddall is expected to return to
the city to-day from Norfolk, where he
has been since Monday, trying several
large admiratty cases.

Judge McDowell is expected to be in the
city the latter part of next week.

#### WILL REMAIN PASTOR.

The Y. M. C. A. Financial Cam-

The Y. M. C. A. Financial Campaign Grows Interesting.
(Special to The Times-Dispatch.)
LYNCHBURG. V.A., November 23,—
Rev. J. H. Straughn, pastor of the Methodist Protestant Church in this city, who a month or more ago, at a meetingheld in Pittsburg, Pa., was elected field secretary of Christian Endeavor of the denomination in the United States, has decided to remain in his present pastorate and decline the offer.

His wife, who was made superintendent of the Junior, work of the Church, will also decline the position.

The thirty days' campaign, in which \$25,000 is to be raised to complete the new Y. M. C. A. here, which is to cost \$40,000, is attracting more aftention now

99,000, is attracting more aftention nov

#### BIG AND INDEPENDENT TOBACCO COMPANY

(By Associated Press.)
CLARKSVILLIS, TENN., Nov. 2.—The Kentucky-Tennesnee Tobacco Company, capital stock, \$1.00.000, is a new indeependent tobacco manufactory recently organized here. This new ilrm has absorbed the factory of Kendrick Brothers, of this place, and will continue the manufacture of their brands of tobacco.
This new enterprise will conduct an enormous business, which will probably be one of the largest of its kind in the South.

#### HURLEY HAS BLOOD CLOT ON THE BRAIN

(By Associated Press.)
BOSTON, Nov. 23.—Captain D. J. Hurley, of the Harvard 'Varsity football
team, who was ordered to the city hospital yesterday by the surgeon in charge
of the Harvard football squad, has a
blood clot on the bruin, according to a
statement made by the doctor to-day.
His condition is not considered at present
critical, but he will be unable to be the critical, but he will be unable to play

### BOY FINED \$50 FOR LIGHTING CIGARETTE

(By Associated Press.)
LINCOLN, NEB, Nov. 23.—Patrick
Raymond, 18 years old, was arrested
yesterday white lighting a cigarette
which he had just rolled for his own use
in the presence of a city detective. He
was fined \$50 and costs. This is the lightest penalty prescribed by the law for
"manufacturing" eigarettes.

In Doubt. Dick-"I wonder if she's really going to marry Jack?"

Dora-"That's what Jack said." Dick-"Really? Did he tell you it was il settled?"

At the Manager of the State of

# Don't Hesitate

are the result of carelessness are the result of carelessuess—
A hard cold often settles on the
lings—They become weak—
Disease is a coward—It always attacks the weakest part,
Avoid a cold and the sometimes consequent result——Co sumption——A single dose of

## Hamlins Wizard Oil taken internally, the moment you feel it coming, on will ward off a hard stubborn cold—

off a hard stubbern cold—

If you have waited too long
and the cold becomes settled on
the lungs, Wizerd Oil applied
externally to the chest, according to directions, will break it
up in a night—Get a bottle
now of the genuine Wizerd Oil

HAMLINS—

Bries 50c and 51 Co.

Price, 50c, and \$1.00. FOR SALE AND RECOMMENDED BY ALL

DRUGGISTS.

# Opening of Holiday Novelties

The public is cordially invited to attend the second annual opening of Holiday Novelties in our handsome new store at 212-214 North Sixth Street on above dates.

Our efforts to establish a high-class book emporium in Richmond having met with such a cordial endorsement, we have ventured to assemble, from the world's best marts, a stock of Holiday Goods such as has hot heretofore been shown in this market. Our selection em-

Gift Books, Stationery Specialties, Juvenile Books, Art Publications,

of the choicest offerings of the season in artistic creations. You are cordinly invited to inspect the stock at your convenience and leisure.

Presbyterian Publishing House, 212-214 N. Sixth.

## Wee Macgreegor at Annt Purdie's

at Aunt Purdle's, and the anxious Lizzle was counseling her son regarding his be-havior at the table of that excellent lady "Now, Macgreegor," she said, "ye're not to affront me, Yer Aust Prudio's rear

teel, an' awful easy offended."
"Dod, ay!" said John "ye'll ha'e to mind
yer Q. P.'s to-day, as the sayin' is." 'Will I get a tart at Aunt Purdle's?"

"Will I get a lart a Aunt Talons" inquired Macgreegor.
"Ye'll see what ye'll get when ye get it," replied his mother, "An' mind, Macgreegor, ye're no' to be askin' fur jelly till ye've ett two blis o' bread-an'-butter.
Talon' manners an' yer Aunt Purdie's

with you It's jist that ye sometimes furgets yer—"
"My Q. P. s."
"Yes, yer Q. P.'s, as ye call it. I always thought O. P.'s was a kind o' foot-ball."
Her husband was about to explo h, when Macgreegor exclaimed that Aunt rurdle's dwelling was in sight.
"I would jist as soon be at home, Lizzle," John observed, as they turned into the close

to ask if Mrs. Purdie is in before ye go over the doorstep."
"But she wouldna ha'e asked us to her ten if she had been goin' out," sa'd John. "Sh! John Just do what I tell ye.
The door was opened, and John bashfully repeated the formula.
"Will you please step in?" said the domestle a small rosy-cheeked girl, who still showed her ankles, though she had put her hair up.
"Whe yer feet, Macgreegor, wipe yer feet, "said Lizzie, in a quick loud whisper. "See, wipe them on the door mat."
Macgreegor obeyed with great y gor, and followed the others into the lobby. "Paw, we've a nieer clock than that one," he remarked in a husky undertone, poincing at a grandfather's clock in a corner."

"I'm fine" replied Macgreegor, glancing at the good things on the table, "Fine what?" asked Aunt Purdle, "Yo should say: "Fine, thank ye." "Fine what?" asked Aunt Purdle.
"Yo should say: 'Fine, thonk ye.'"
whispered his mother giving h's a nudge.
"Fine, thank ye." said Macgreegor,
obediently, "I was at the zoo."
"Oh, indeed, And what did you see at
the zoo?"

obediently. "I was at the zoo."

Oh, indeed, And what did you see at the zoo?"

Beasts, thank ye," said Macgreegor, "Beasts, thank ye," said Macgreegor, "Robert is keeping well, thank you; but he's sorry he cannot leave the shop this evening. His young man was unfortunately run over by an electric car yesterday."

Oh, those cars!" said Lizzle, "I'm always feart fur Macgreegor gettin' catched an' comin' home wantin' a leg."

"Oh, those cars!" said Lizzle, "I'm always feart fur Macgreegor gettin' catched an' comin' home wantin' a leg."

"Robert's young man got a conclusion of the brain," said Aunt Purde, with great solemnity, "He was carrying a dizzen of eggs an' a ham when the melancholy accident occured."

"No ve tell me that?" exclaimed Lizzle. "An' was the eggs all broke?"

"With two exceptions." And Aunt Purdle went on io deer be the accident in dealth to Lizzle wille John and Macgreegor and the window, and wee Jeannie were and the window, and wee Jeannie were and the window, and the floor on the she discovered in a basket under ree soft. Soon the little, rossy-checked mid erfered with the teapot, and they all took their places at table, wee Jeannie being litted on to her mother's knee, and warned not to touch the knife.

"Mr. Robinson," said Aunt Purdle, looking very lard at John, "kindly ask a blessing."

John turned red and mumbled gomothing at the end of which he wheed his brow and loudly blew his nose.

"To blesstare thought it rather an inferior converse tender of the sile."

"Gowers of the window, out much this window, Mr. Robbinson," is he tnouted in the care.

"Have you been gong out much this window, Mr. Robbinson," is he tnouted in

minutes. Then Mrs. Purdle broke the silencement of the service of the silencement of the service of the ser

Tob, ay. Well, Lizzle an' me likes the firstide but we've been to the zoo and the marivarime an' two or three naction."

If the nactor's observed Macarescap, altering into a not of fam. By a strange misolunge he had already dynamed two needs of vilial headyand-hifter on the floor, but to his credit it must be weened two that he had preserved it must be weened that he had preserved it must be received in the had preserved to send the motion of the had preserved to send the motion of the motion of the had preserved to send the motion of the had preserved to send the motion of the had been a send to be a send to

autocraile, in fact. Her and me is great freeds. I expect to meet her at the Carmunnock conversorie on Monday night—a very select gathering. Her and me—""Paw. I want a tart." "No. John." said L.zzle, "he's had one." "Ye canna ha'e another. Macgresor. Weel, Mrs. Purdle, ye was saying—"I was observing—"
"I was observing—"
"I was observing—"
"Paw gi'e us a curran-cake," said Macgresor, in a whisper.
John winked at his son, and steadily moved the dish of duinties in his direction. The two laddes were discussing the country of the control of the

"Macroceous sayin' he's very sorry," sad John presently, sad John presently and John presently "He'd better," muttered Lizzle "He's suyin' he'll take oil, if ye liko," west on her bushand.
"He'll act more than oil!"
"Aw, woman, the hoy cudna help it, twis all an accident, Let him off this me Lizzle. I broke a plate mywelf, ye know in, we Jennie broke a mus. As we all to get oil an'—an' the lither thing, leade?"

#### OFFICIALS INSPECT PAN-AMERIAN LINE

(By Associated Press.)

MEXICO CITY, Nov. 23-J. M. Neeland, vice president and general manger of the Pau-American Railroad Company, arrived in this city yesterday. He was necompanied by a party of capitalists, who will inspect the road. The Pan-American line now has 125 miles of track American line now has 155 miles of track completed and in operation. There are 206 miles more in course of construction which, it is expected, will be completed in a few months. The Pan-American is one of the links in the proposed chain of railroads from the northern part of the linked Stries down through Mexico, it is Central America and into and the South America.

HOTEL REGENTI

Cor. Fifteenth and Pennsylvania Avenue, under its new management; \$40,000 will be expended in putting the house in first-class condition. Complete remodeling with all modern equipments; new electric elevator, new furniture, new bath-rooms and new carpots will be among the many improvements, making it one of the most attractive hotels in Washington. American and European plan. Write

W. J. WATSON, Prop.

CHANGE IN C. & O. SCHEDULE, EF-FECTIVE SUNDAY, NOVEMBER

26TH.

Attention is called to the C. & O. schedule effective on Sunday next, November 26th. Fast trains between Richmond and Norfolk will continue to leave Richmond 9:00 A. M. and 4:00 P. M. as at present; locals for Newport News, leaving Richmond 7:35 A. M. and 5:00 P. M., will be daily, except Sunday.

Through trains will leave Richmond at 2:00 P. M. and 11:00 P. M., with local for Cliffon Forge at 7:30 A. M. daily, except Sunday, and local to Gordonsville at 5:15 P. M. daily, except Sunday. On the James River line the through train will continue to leave Richmond at 10:20 A. M., and the local at 5:15 P. M., running to Esmont.

The arrival of trains at Richmond will remain the same as at present, with the exception of the 19:05 A. M. train from Old Point, 8:00 P. M. train from Newport News, and 7:45 P. M. train from Charlottesville being daily except Sunday.

News, and 7:45 P. M. train from Char-lottesylle being daily except Sunday, Gordonsylle accommodation will arrive Richmond at 8:30 A. M. daily, except

# On Furniture, Planos. &c, without

Other companies paid of and more money advanced on easier terms.

If you cannot call personally, write or telephone, and our confidential agent will call on you.

Phone 4312.

RICHMOND LOAN CO..

108 NORTH NINTH STREET. Second Floor Front,

Unique Calendars, Christmas Cards, Christmas Cards,
Bibles and Prayer-Books,
Standard Works,
A visit to our store will solve the problem, "What shall I buy for Christmas presents?" for Artistic Excellence. Utility and Moderate Prices are all combined in our attractive selections.
Our "Art Corner" is a vision of loveliness, and presents a panorama.